G. R. S. IX-5]

Previous references.

File No. 5 of 95

Serial Nos. 9, 10, 12, 13, 16
17, 18, 23, 24

191

(Banking)

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 9, 10, 12, 13, 16, 17, 18, 23, 24.

May ~~Part~~ B for May 1904.

SUBJECT.

General questions on the working of the Agri. Bank at Hongenahalli, re remuneration to agent etc.

W D 88—GPB—50,000—24-7-16

Letter No 1559 dt 17.2.02
from the Dy Commr Kolar dt

May a copy of this letter be sent to the Inspector of Agl Banks calling for his opinion regarding the fixing of the time for the repayment of the loan.

Submitted for orders

Not necy

Sd/
10/3.

Govt may fix it (period of repayment) as 15 years from the current year

Mbd to the Secy
10/3/02

I think so.
Submitted to the 2nd Councillor –

~~20/10/~~
11/3/1902

Recd.
13-3-02.

I would rather not pass final orders without consulting the Inspector. The "15-years" proposed by the ~~[illegible]~~ Secretariat seems very fair & may be approved after a D.O. Consultation with Mr Ramaswami Iyer who as long as he continues to be Inspector, has in my opinion a right to have a voice in such matter

14/3/02

Comply

14/3

Dk

[illegible]

14/[illegible]

[illegible] 15/[illegible]

Submitted - The Secretary

The D.O. reply received from the Inspr. of the Works is put up.

dd 24/4.

The Inspector states that 15 years may be allowed under the conditions specified in his Memorandum — for orders

[illegible] 26/4/02

Entered in Order Book 25/4/02

(The Record Keeper's Expn for delay in submitting this file will be obtained & subd separately for orders)

24/4/02

26/4

To [illegible]

Recd 25-4-02

No. 18. Register of Appropriation of loans granted to members of the Agricultural Bank at –

		Loans obtained to discharge debts.			Loans obtained for agricultural purposes							
Name of Member	Amount obtained from Bank	To repay mortgaged debts	To pay other debts	Total	For ~~To~~ Extending the holding by acquiring other lands	For ~~To~~ im-proving barren lands	For ~~To~~ sinking ~~wells~~ irrigation wells etc.	For ~~to~~ paying Kandayam	For ~~to~~ buying ~~seed~~ seed, manure, cattle, ploughs & other agricul-tural imple-ments	Other Agl purchases (to be specified)	Total	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13

17/5

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] XVI [illegible]

[illegible]

Df. Has no form been prescribed at all—? If in force elsewhere, a copy of it may be sent & the matter disposed of finally

A
2/5/06

Subd

I was not able to obtain information from any search of the records of the office of the late Deputy of Agricultural Bank office. A draft form of the register is submitted. If approved a off. order would be put up -

RK
16/5/06.

Dear Mr Ramaswamiengar

Adverting to the question of repayment of the Govt. loan of Rs 15000/- sanctioned in favour of the Agricultural Bank at Hoogenahalli, Kolar Taluk, the Dy Commr. of Kolar reports that the Bank wanted to pay it in 30 annual instalments but that you suggested the period of 20 years at Rs 750/- per year. The Bank is reported to have requested you under a resolution passed at a meeting to recommend to Govt. the grant of a reasonable period. The Govt. would fix the period as 15 years from the current year but before passing final orders I am desired to obtain your opinion in the matter. The interest (Rs 2162-14-5) due to govt. up to 1900-1 have been paid.

D.O. Sent.
17.3.02.

I am
Yours sincerely
15/3/02
for Secy

Sub. [illegible] scale for [illegible] cary. (Please see Govt.
Proceedings Nos. 5439-42 d/ 14/12/97
& 6449-50 / 7.615 d/ 7.1.98)

6202
X. 1052

189 (9)

3

17-1-98
[illegible]

Sub. [illegible]

~~The Secretary to the Govt. of Mysore,~~
The Dy. Commissioner,
Kolar District

To

Genl. & Rev. Depts.

Bank
File No. 5-of 97
Serial No. 9

Dated 22nd Feb 7/98
Despatched
Received
General No. 517
No.
Enclosure No.

Now marked to Secretary with the Refs called for
12/3/98

Forwarding a letter from the Inspector of Agricultural Banks in Mysore submitting a memo of the general questions on the working of the Agricl. Banks ~~re~~ remuneration to the agent &c

References to be marked.

RD 3

3

Secretary

Submitted for orders.

5/3/98

5/3/98

8/3/98

1897 98

From The Inspector of Agricultural Banks in Mysore.

To The Secretary to the Government of Mysore General and Revenue Deptts thro' the Deputy Commissioner Kolar District

Dated 12th February 1898
Despatched 15th do
Received

General No 251
No:
Enclosures: No: 1

In reply to: Govt. Pro: 6292-93 / R 611 of 15-1-98

Subject

Submitting a seperate memo containing the general questions on the working of the Agricultural Bank re- the remuneration to the Agent etc.

References (only to be entered in the Dewan's office).

Ref 26. 2. 98

No 517.

Forwarded

A Rangaswamy Iyengar

12/2-98

Dy Commr.
19/2/98

Office of the Inspector of
Agricultural Banks in
Mysore
Camp Shikarpur dated 7th February
1898

From

The Inspector of Agricultural
Banks in Mysore

To

The Secretary to the Government
of Mysore, General and Revenue
Departments, Bangalore,
through the Deputy Commissioner
Kolar District

Sir,

With refence to Govt: Pros:
No: $\frac{6292-93}{\text{Fl. } 611}$ ⑧ of the 15th ultimo, observing
that the general questions raised
in my Inspection memo on the
working of the Hunsenhally
Agricultural Bank, Malur
Taluq, may form the subject
of a separate communication,
I have the honor to submit a
separate memo containing

the

the general questions therein noted for early orders.

I have the honor to be,
Sir,
Your most obedient Servant,

Inspector of Agricultural
Banks in Mysore

Extract from the Memo on the Inspection of the Agricultural Bank at Hungenhalli, Malur Taluk, made by the Inspector of Agricultural Banks in Mysore.

Dates of inspection, 19th & 20th November 1897

** ** **

Para. 5(c). A sum of Rs 66/- has been paid to the Agent as remuneration for the services he rendered. As per Pros: No: 4174/Fl. 414 of 11th November 1897, orders have been issued not to pay any remuneration to any of the members. The undersigned would respectfully urge again for the consideration of Government, the necessity of allowing monthly or half-yearly remuneration

x52049
7-2-08 1897.45

remuneration to the Agent from the profits, as his work is the heaviest, he being held responsible for the accounts etc. He cannot be expected to attend to these duties unless he is paid; because it is likely he would otherwise utilize the time to be spent upon the Bank affairs to his advantage. In some Banks, Mutsaddis are appointed to write up the accounts but even then the work cannot be carried on satisfactorily without proper supervision. In others, the members are not willing to entrust the accounts etc to a non-member as he will have very little interest in the prosperity of the Bank and as he has absolutely no responsibility

responsibility. Besides, many of the Banks cannot afford to employ a mutsaddy on monthly pay, the profits being small. As these Banks are worked on the lines of Agricultural Banks established on the Continent where the affairs of each Bank are managed by a paid Secretary, it is suggested that the same procedure may be adopted in the case of our Banks also.

6. Under section 74 of the Articles of Association any loan made to the Bank by Government is recoverable from the members jointly & severally under section 194 of the Land Revenue Code, but in the case of deposits received from the members themselves or

I think this is inconsistent with the principles [illegible] underlying the System. The managing member or agent should be above claiming any remuneration & if no one can be secured, the Bank shd be wound up -

A lump sum may of course be given monthly or half yearly for office allowance i.e. payt. of clerk &c —

In a recent order, [illegible] we [illegible] this on the ground that it is opposed to the very root of the scheme - Put it up please with our printed order with questions & answers side by side [illegible]

Sd/- Please see the portion marked in Govt Pro No. 149-59 of 17-1-98.
Pl 615

or from outsiders, there is no provision as to how the depositors should recover the deposited amount. There is every likelihood of people coming forward to deposit monies in these Banks if there is a ruling that the members jointly & severally are responsible to the Depositors for the sums deposited by them.

7. The documents executed in favor of the Bank were duly examined. All the property owned by each person was not hypothecated, but only so much of it as was required for the loan. No discharged bonds and title-deeds have been secured and kept in the bank. The Directors explained that owing to the location of the bank in an out-of the way place like

The private depositors can not have their sums collected for them under the L. R. code but the assets of the Bank & ~~the~~ its members would of course be jointly & severally liable to them ~~in~~ according to law. A formal declaration of this may if necessary be made by Govt or incorporated in the articles.

I don't think this is needful for Govt to make rules fixed &c.

like Humfunhally, they are afraid to keep them in their possession. It is requested that a General order may be issued to allow the Agricultural Banks to lodge for safe custody in the Taluk Treasuries the discharged bonds and title deeds etc if they wish to do so.

(signed) M. Chengiah Chetty
Inspector of Agricultural Banks in Mysore

"True Copy"

Inspector of Agricultural Banks in Mysore

This is a good suggestion & may be adopted.

22/2 98.

[illegible]

12 3 38

[illegible]

(2) [illegible]

[illegible]

the deposited amount. There is every likelihood of people coming forward to deposit monies in these Banks if there is a ruling that the members jointly ~~or~~ & severally are responsible to the Depositors for the sums deposited by them.

iii The documents executed in favour of the Hunguenhalli Bank were duly examined. ~~All the property owned by each person was not hypothecated, but only so much of it as was required for the loan.~~ No discharged bonds & Title-deeds have been kept secured & kept in the Bank. The Directors explained that owing to the location of the Bank in an out of the way place like Hunguenhalli, they are placed to keep them in their
sion. It is requested that a general
maybe issued to allow the
-eral Banks to lodge for safe
in the Taluk Treasuries
d bonds & Title deeds
wish to do so.

There is no objection to such documents being lodged in Taluk or District Treasuries.

19/3/98

19/3/98

22/3/98
Secy.

To The ~~Inspector~~ of Agricultural Banks in Mysore
The Dy: Commrs. of Districts.
The Comptroller to the Govt. of Mysore
The Registrar, Joint Stock Companies in Mysore

in the prosperity of the Bank & as he has absolutely no responsibility. Besides, many of the Banks cannot afford to employ a Mutsuddy on monthly pay, the profits being small. As these Banks are worked on the lines of Agricultural Banks established on the Continent, where the affairs of each Bank are managed by a paid Secretary, it is suggested that the same procedure may be adopted in the case of our Banks also.

11 Under section 74 of the Articles of Association any loan made to the Bank by Government is recoverable from the members jointly and ~~or~~ severally under section 194 of the Land Revenue Code but in the case of deposits received from the members themselves or from outsiders, there is no provision as to how the depositors should recover

Government cannot provide for recovery by summary process of deposits made by private individuals. Nor is it for Govt to declare the nature & extent of the liability of the members of the Bank for lo received by Bank a matter

Dist. 1

Read.

Correspondence ending with letter No 251 dated the 12th February 1898, from the Inspector of Agricultural Banks in Mysore (received through the Deputy Commissioner, Kolar Dt, with his endorsement No 517 of 22d idem) submitting for orders a memo containing ~~the~~ some general questions on ~~the~~ working of ~~the~~ Agricultural Banks ~~at Hoongunahalli, Malur Taluk~~.

Section — Bank
File No 2-B-f-95
Serial No 10

No. 9125-35 / Agl 888 d 24/3/98.

Order thereon.

The points subd for orders ~~facts mentioned in the memo read above~~ and the observations of Governmen[t] thereon are given hel[ow in] juxtaposition:—

Points ~~raised in the memo~~ subd for orders.

Observations ~~on~~ of Government

A sum of Rs 66 has been paid to the Agent of the Agricultural Bank at Hungenahalli, Malur Taluk as remuneration

This strike

for the services he rendered.

As per Pro. no $\frac{41/74}{Fl\,414}$ of 11th November 1897, orders have been issued not to pay any remuneration to any of the members. The Inspector however urges again for the consideration of Government the necessity of allowing monthly or half yearly remuneration to the Agent from the profits; as his work is the heaviest, he being held responsible for the accounts &c. He cannot be expected to attend to these duties unless he is paid; because he would otherwise utilize the time to be spent upon the Bank affairs to his advantage. In some Banks, Mutsuddies are appointed to write up the accounts, but even then the work cannot be

ed on satisfactorily without

supervision. In others

ers are not willing

the accounts &c.

who is
members as he will

ttle interest

Root of the System and cannot be permitted. Govt see no reason to reconsider the order already passed in the matter.

Recd 28/4/02

R 3721

190

From The Inspector of Agrl. Banks in Mysore

Banks
5 of 05

(13)

To THE SECY. TO THE GOVT. OF MYSORE,
GEN. & REV. DEPTS.

No

Dated 20.3.02

Despatched

Received

General No. D.O.
No.

Enclosure No. Three

Submitted to the for orders.
May this be submitted to the 2nd Councillor as per his orders of 14.3.02.

21/3.

Sub: a memo with two enclosures in re time to be allowed to the Honganahalli Agrl. Bank for repayment of Govt. Loan &c.

References to be marked.

Bangalore
20 March 1902

My dear Sir,

In reply to your D.O. of
17th Instant on the [illegible] of
time to be allowed to the Hunga
Agricultural Bank for repaym
of Government loan, I beg to en
herewith a memo with two sug
for favour of perusal & considerati

I am Yrs. obedient
Ramaswami Iyer

H. V. Nanjundayya Esq. M.A.
Secretary, to the Govt. of Mysore

Memorandum

The information placed before Government that I suggested the period of 20 years for the Hosinahalli Bank is not correct. It is probably based on the partial and one-sided abstract of certain papers given in para 7 of Resolution II of the General Assembly of the Bank dated 20th September 1901, of which a copy is enclosed for ready reference.

2. The Bank wanted 30 years. I pointed out that such a long term could not be granted and desired that the Bank should pay by the end of June 1900 a sum of Rs. 1,500/- on account of the first instalment, taking the number of instalments to be ten. The President and Agent then sent a protest the tone and aim of which may be seen from the enclosed Extract from their letter No. 180 dated the 8th May 1900. I pointed out how unbecoming

the Institution they represented were the sentiments expressed by them: whereupon, they, in a way, expressed their regret, and desired that instead of ten years they be allowed twenty years at least or such other instalments as might conduce to easy repayment of the Government loan on one side and the continued transaction of business in the Bank on the other.

3. The year 1899-00 passed away without substantial results in the matter of repayment; but proposals were coming in from the several banks.

4. In March 1901, taking up the proposals received, I addressed a communication to the Banks in which I noted what each had to pay if the proposals made by it were accepted, and stated that it was for the Deputy Commissioner to accept or modify the proposals and that the orders which he might pass, accepting or modifying the proposals would shortly be conveyed. I at the same time desired that the Bank should make a beginning in the matter of repayment by paying

to the Treasury by the End of June 1901 or what would be due according to its own proposals, subject to the further orders of the Deputy Commissioner.

5. The above communication was addressed to all the Banks except Chikmogalur and Sakleshpur, and in the copy sent to Housenahalli reference was made to the terms 20 years and Rs. 750/- mentioned by the Bank as above noted. Neither in it nor in any other communication did I state anything to indicate that I suggested or approved of those terms. On the other hand in the statement which I submitted to the Deputy Commissioner in March 1901 and to the Government in April 1901 I made the following note:-

"Taking the long period of 20 years asked for by the Bank, to begin with the first year from starting, four instalments would be due at the End of the current year and these the Bank has been asked to pay. For the balance Rs. 12000, twelve annual instalments may be allowed beginning with the next year 1901-02."

My suggestion thus amounted to 16 years from the starting of the Bank

The Bank having asked that the instalments be made to run from 1899-00 and that Rs. 1500/= be accepted in 1900-01
for that year and the previous year
that representation was submitted to the Deputy Commissioner with the following note:-

"In that case the balance at the beginning of the next year will be Rs. 13,500 not Rs. 12,000. The amount of each of the 12 instalments, to run from 1901-02 may be altered from Rs. 1000 to Rs. 1,125."

The Deputy Commissioner's decision allowing ten years only was communicated to the Bank. In reporting to the Government, in December 1901, -- upon the extent of the recoveries made, I noted as follows as regards this Bank.

"The General Assembly of the Bank considers the period of ten years allowed insufficient, and asks that a longer period be granted, if possible twenty years."

6. It is thus clear that if the Bank is entitled to any modification of the terms allowed by the Deputy Commissioner it is not on the ground that I suggested 20 years

to it or led it to believe that that loan would be granted.

7. The Bank's object in asking for a long period is that it should be enabled to form a sufficiently large reserve by the use of the Government money instead of being driven to the uncertain resources of members and deposits from outsiders. This ground applies to all the banks, and will, we may expect be urged by all the other banks if they come to know that the Government is willing to give a favourable consideration to it. It is, however, one which, if accepted will prolong the feeling of dependence on Government aid and tend to postponement of efforts to look or attract deposits.

8. As against this Bank and four or five others in which through the influence of a few literate but ill-advised members an agitation is kept up for retention of Government advance for an unduly long period, there are numbers of banks which have quietly accepted the terms sanctioned by the Deputy Commissioner and made arran

large part-payments. The circumstances of these banks are in noway better than those of the agitating banks, but there the desire to be rid of the pecuniary responsibility to Government as early as practicable, was more marked. When in the course of eight or ten years the Government loan is fully paid back by many of these banks, some of them may be found to be able to work with the aid of deposits; and of the others some may collapse on account of intrinsic defects in the constitution of their assemblies, and those that may appear to be sound, though not self-supporting may be helped with small Government loans for short periods under new rules. What I would beg leave to ~~suggest~~ submit is that the desire to retain large sums of Government money under the existing defective and unsatisfactory rules, for long periods, to allow of members (generally reluctant to bring in their surplus wealth to the bank) creating a large surplus or reserve fund mainly by the use of Government money, ought not to be encouraged.

As regards the question whether as a

special case 15 years may be allowed to the Honganahalli Bank from the current year, I beg to submit that the period of ten years allowed by the Deputy Commissioner was in accordance with the general orders of Government and that the Government of India Committee on Agricultural Banks were also for allowing ten years only for repayment after a grace of two years. The recommendation of the Committee related however, to small loans not exceeding Rs. 2000/-; but when a loan is large and the condition and circumstances of any institution require it, longer periods may, it seems to me, be granted. My impression of the Honganahalli Bank is that it is worked fairly well, and on this ground [though not a special one] and subject to the condition that the Board of Directors will exert to induce members and others to deposit their surplus in the Bank and increase the Reserve Fund by minimising expenditure, 15 years may be allowed to this Bank, but after a grace of only two years from the from the Starting, instead of ~~from~~ four years up to the current year. The Bank was started in the latter part of 1896-97. Allowing 1897-98 and 1898-99 on account of the grace years, the instalments may begin with 1899-00 as once suggested by the Bank itself. In this case three instalments will become due at the end of June 1902. The Bank has, according to its latest returns, paid Rs. 2,800 to the Treasury up to the end of February 1902 and it has only to pay Rs. 200 more by the end of June 1902. This it can easily do.

B. Ramaswami Ayyangar
Inspector of Agricultural Banks
in Mysore

Bangalore
19th March 1902

Extract from yadi No. 180 d/8-5-00 from the Agricultural Bank at Honnahalli to the Inspector of Agricultural Banks in Mysore

+ + + + +

೬. ಸರ್ಕಾರದಿಂದ ಬ್ಯಾಂಕ್ ಉಂಟಾಕ್ಕೆ ಮುಂಚೆ
ಗೆ ಸಿಕ್ಕಿದ ಸಾಲದ ಮೊಕ್ತ 30 ವರು-ಷಗಳಿಂದ ಇಂ
[illegible] ಬಂದಿರುವದಲ್ಲದೆ ಬಡ್ಡಿಯೂ [illegible]
ಶೇಕ-ಡ ೬ ರೂಪಾಯಿ [illegible] 3 ರೂಪಾಯಿ
ಗೆ ತಗ್ಗಿಸಿ ಸುಲಭ ಮಾಡಿದ್ದಾರೆ. ಇಂಥಾ ಸುಲ
ಭವನ್ನು [illegible] ಬ್ಯಾಂಕುಗಳನ್ನು [illegible]
ಸುವದಕ್ಕೆ [illegible] ಇದಕ್ಕಿಂತಲೂ ನಾ
ಲ್ಕು ರೂಪಾಯಿ [illegible] ಬಡ್ಡಿ [illegible]
ವದಕ್ಕೂ ಬಿಟ್ಟಿ ಬ್ಯಾಂಕಿ-ನ [illegible]
[illegible]
[illegible]
[illegible] ಬ್ಯಾಂಕಿ-ನಲ್ಲಿ [illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible] ಸರ್ಕಾರದ
[illegible] ಬ್ಯಾಂಕು

[illegible]

[illegible]

[illegible] - ಅಲ್ಲದೆ ಸರ್ಕಾರದವರು [illegible]

[illegible]

[illegible]

[illegible] 500

[illegible] 30 [illegible]

[illegible]

[illegible] -

Extract

Ramaswami Ayengar
Inspector of Agricultural
Banks in Mysore

ಮಾಲೂರು ತಾಲ್ಲೂಕು ಹುಂಗೇನಹಳ್ಳಿ ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್

ಅನ್‌ಲಿಮಿಟೆಡ್-ಆಫೀಸ್.

ಸ೧೯೦೧ನೇ ಇಸವಿ ಸೆಪ್ಟೆಂಬರ್ ೨೦ನೆ ತಾರೀಖು ಶುಕ್ರವಾರ ದಿವಿ ೨ ಘಂಟೆಯಲ್ಲಿ ಹುಂಗೇನಹಳ್ಳಿ ಗ್ರಾಮದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಹೌಸಿನಲ್ಲಿ ಮೆಂಬರುಗಳು ಶೇರಿನಡೆಶಿದ ಪ್ರೊಶಿಡಿಂಗ್ಸ್.

ಪ್ರಶಿಡೆಂಟರು—ಮಹಾರಾಜೇಶ್ರೀ ನಂಬಿಗಾನಹಳ್ಳಿ ಜೋಡಿದಾರ್ ಅಪ್ಪಂಣಾಚಾರ್ಯರು.

ಹಾಜರಿದ್ದ ಮೆಂಬರುಗಳ ಸಂಖ್ಯೆ ೩೨.

೧೯೦೧ನೇ ಇಸವಿ ಆಗಸ್ಟ್ ೨೬-ನೇ ತಾರೀಖಿನಲ್ಲಿ ನಡದ ಈ ಕೆಳಗೆ ನಮೂದಾಗುವ ಜನರಲ್ ಅಸೆಂಬ್ಲಿ ಪ್ರೊಶಿಡಿಂಗ್ಸನ್ನ ಖಾಯಂ ಮಾಡತಕ್ಕ ಬಗ್ಯೆ ಈ ಮೀಟಿಂಗ್ ಶೇರತಕ್ಕದೆಂದು ದರೋಬಸ್ತು ಮೆಂಬರುಗಳಿಗೂ ಕೊಡಲ್ಪಟ್ಟ ಆಗಿಸ್ಟು ೩ನೇ ಮುರ್ಕ್ಕಂ ೨೩೨ನೆ ನಂಬರು ನೋಟೀಸನ್ನು ಓದಲಾಯಿತು.

೧೯೦೧ನೇ ಇಸವಿ ಆಗಸ್ಟ್ ೨೬ನೇ ತಾರೀಖು ಸೋಮವಾರ ದಿವಿ ೨ ಘಂಟೆಯಲ್ಲಿ ಹುಂಗೇನಹಳ್ಳಿ ಗ್ರಾಮದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಹೌಸಿನಲ್ಲಿ ಮೆಂಬರುಗಳು ಶೇರಿನಡಶಿದ ಪ್ರೊಶೀಡಿಂಗ್ಸ್ ನಕಲು.

ಹಾಜರಿದ್ದ ಮೆಂಬರುಗಳ ಸಂಖ್ಯೆ ೩೦.

ಈ ಸಭೆಗೆ ಮಹಾರಾಜೇಶ್ರೀ ನಂಬಿಗಾನಹಳ್ಳಿ ಜೋಡೀದಾರ್ ಅಪ್ಪಂಣಾಚಾರ್ಯವರು ಪ್ರಶಿಡೆಂಟರಾಗಿ ಇರಬೇಕೆಂದು ಮಹಾರಾಜೇಶ್ರೀ ಶಿಲ್ಪಿ ನಂಜುಂಡಾಚಾರ್ರು ಸೂಚಿಶಿದ್ದಕ್ಕೆ, ಯಲ್ಲರುವಪ್ಪಿದರು.

ಈ ಸಭೆ ಶೇರತಕ್ಕ ವುದ್ದೇಶ್ಯವಾಗಿ ಮೆಂಬರುಗಳಿಗೆ ಕೊಡಲ್ಪಟ್ಟ ಮಾಹೆವಾರು ೧೦ನೇ ಮುರ್ಕ್ಕಂ ೨೩೧ನೇ ನಂಬರ್ ನೋಟೀಸನ್ನ ಓದಲಾಯಿತು.

ರೆಜುಲ್ಯೂಷನ್ ಯಾನೆ ತೀರ್ಮಾನಗಳು.

I ೧೯೦೧ನೇ ಇಸವಿ ಜೂನ್ ೩೦ನೇ ತಾರೀಖಿಗೆ ಖೈದಾಗುವ ಛಮಾಹಿ ಬಾಬತು ಲೆಕ್ಕಗಳು ತನಿಖೆ ಮಾಡಿದ್ದಕ್ಕೆ ಆಡೀಟರ್‌ಗಳು ಕೊಟ್ಟ ರಿಪ್ರೋರ್ಟು ಓದಲಾಯಿತು, ಸರಿಯಾಗಿದೆ. ಬ್ಯಾಲೆನ್ಸ್ ಷೀಟಂನ ರೂಲ್ಸ್ ಪ್ರಕಾರ ಬ್ಯಾಂಕ್ ಇನಸ್ಪೆಕ್ಟರವರ ಆಫೀಶಿಗೂ ಜಾಯಿಂಟ್ ಸ್ಟಾಕ್ ಕಂಪನೀಗಳ ರಿಜಿಸ್ಟ್ರಾರ್ ಸಾಹೇಬರವರ ಆಫೀಸಿಗೂ ಸಹಾ ರವಾನಿಸಬೇಕು, ಯಲ್ಲರೂ ಒಪ್ಪಿದರು.

II. ಈ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆಗಾಗಿ ಸರಕ್ಕಾರದವರು ಕೊಟ್ಟಿರತಕ್ಕ ಮೊಬಲಗಂನ ಖಿಸ್ತುಗಳಾಗಿ ವಾಪಸ್ ಕೊಡಬೇಕೆಂಬ ವಿಷಯದಲ್ಲಿ ನಡದಿರುವ ಕಾಗದ ಪತ್ರಗಳು ನೋಡಿದ್ದಾಯಿತು.

೧. ಈ ತರಹ ಬ್ಯಾಂಕುಗಳು ಸ್ಥಾಪಿತವಾಗಬೇಕಾದ ವಿಷಯದಲ್ಲಿ ಮೈಸೂರುಪ್ರಜಾಪ್ರತಿನಿಧಿ ಸಭೆಯಲ್ಲಿ ಸರಕ್ಕಾರದವರು ಮಾಡಿದ ಉಪನ್ಯಾಸಗಳು ಪ್ರಥಮತಃ ಶ್ರೀರಂಗಪಟ್ಣ ತಾಲ್ಲೂಕು ಪಾಲಹಳ್ಳಿ ಗ್ರಾಮಸ್ಥರು ಆಲೋಚನೆ ಮಾಡಿ ಅಲ್ಲಿ ಒಂದು ಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿತವಾಗಲು ಮೀಟಿಂಗ್ ಮಾಡಿ ಆ ಇಲಾಖಾ ಡೆಪ್ಯುಟಿಕಮಿಷನರ್ ಸಾಹೇಬರವರ ಮೂಲ್ಕ ಗೌನರ್ಮೆಂಟಿಗೆ ಕಳುಹಿಶಿದ್ದರಮೇಲೆ ಆಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿಸಲು ಮಂಜೂರ್ ಮಾಡಿ ಸರಕ್ಕಾರದವರು ಈ ವಿಷಯದಲ್ಲಿ ಮಾಡಿದ ವುದ್ದೇಶ್ಯದ ಗುಣಗ್ರಹಣವಂನ ಈ ಪಾಲಹಳ್ಳಿ ಗ್ರಾಮಸ್ಥರು ಪ್ರಥಮತಃ ಮಾಡಿದ್ದಕ್ಕಾಗಿ ಗೌನರ್ಮೆಂಟಿನವರು ಸಂತೋಷಪ್ರಕ್ಷವರಾಗಿರುತ್ತಾರೆಂಬದಾಗಿ ವಗೈರೆ ೧೮೯೮ನೇ ಇಸವಿ ನವಂಬರು ೩ನೇ ಮುರ್ಕ್ಕಂ D. H. O. ೩೯ನೇ ನಂಬರ್ ಪ್ರೊಶೀಡಿಂಗ್ಸನಲ್ಲಿ ಅಪ್ಪಣೆಕೊಡಿಸಿರುವದಲ್ಲದೆ ಸದರಿ ಮೀಟಿಂಗ್ ಪ್ರೊಶಿಡಿಂಗ್ಸ್ ಪ್ರಿಂಟಡ್ ಕಾಪಿಗಳು ಯಲ್ಲಾಕಡೆಗೂ ಸರ್ಕ್ಯುಲೇಟ್ ಆಗಿ ಅದರಂತೆ ಈ ತಾಲ್ಲೂಕಿನಲ್ಲಿ ಇಂಥಾ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿಸಲು ಅರ್ಹರಾಗಿ ಇರತಕ್ಕವರು ಯಾರಾದರು ಇದ್ದರೆ ಬೇಕಾದ ಇನಸ್ಟ್ರಕ್ಷನ್ ಕೊಟ್ಟು ಮೀಟಿಂಗ್ ಮಾಡಿಸಿ ಪ್ರೊಶಿಡಿಂಗ್ಸ್ ಕಳುಹಸಬೇಕೆಂದು ಡೆಪ್ಯುಟಿ ಕಮಿಷನ್ನರ್ ಸಾಹೇಬರವರಿಂದ ತಾಲ್ಲೂಕಿಗೆ ಹುಕುಂ ಬಂದ ಪ್ರಕಾರ ಅಮಲ್ದಾರರವರು ನಮ್ಮಗಳಿಗೆ ತಿಳುವಳಿಕೆ ಹೇಳಿದ್ದರಿಂದ ಇದು ಮಾಡಿದರೆ ನಮ್ಮಗಳಿಗೆ ಅಭಿವೃದ್ಧಿಗೆ ಕಾರಣವಾದ್ದಂತಲೂ ಕೆಲವು ಕಾಲ ಈರೀತಿ ನಡದರೆ ಬ್ಯಾಂಕ್ ಶಾಶ್ವತವಾಗಿ ನಡಿಯಬಹುದೆಂತಲೂ ಇದರಿಂದ ದುಬಾರಿ ಬಡ್ಡಿ ತೆತ್ತು ಕಷ್ಟಪಡುತ್ತಿರುವ ಜನಗಳಿಗೆ ಕಷ್ಟನಿವಾರಣೆ ಯಾಗುವದಕ್ಕೆ ಅವಕಾಶವಾಗುತ್ತೆಂತಲೂ ಯೋಚಿಶಿ ಈ [ಹುಂಗೇನಹಳ್ಳಿ] ಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿತವಾಗಲು ಪ್ರಯತ್ನಪಟ್ಟು ಅದರಮೇಲೆ ಮೆಂಬರುಗಳ ಆಸ್ತಿ ವಗೈರೆ ತನಖಿ ಮಾಡಿ ೨೫ ಸಾವಿರ ರೂಪಾಯಿಗಳು ಕೊಡಬಹುದೆಂದು ಶಿಫಾರಸಾಗಿ ತರುವಾಯ ೧೫ ಸಾವಿರ ರೂಪಾಯಿಗಳು ಕೊಡುವಂತೆ ಮಂಜೂರಾದಪ್ರಕಾರ ಈ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿತವಾಯಿತು.

೨. ಆದರೆ ಈಚಿಗೆ ಚಿಕ್ಕಮಗಳೂರ್ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆಯಾಗಲು ಮಂಜೂರಾದ ಗೌರ್ನಮೆಂಟಿನವರ ೧೮೯೩ನೇ ಇಸವಿ ಫಿಬ್ರವರಿ ೧ನೇ ಮುರ್ಕ್ಕಂ $\frac{6916-19}{117-59}$ನೇ ನಂಬರು ಪ್ರೊಶಿಡಿಂಗ್ಸ್‌ನ ೧೦ನೇ ಪ್ಯಾರಾದಲ್ಲಿ ಇಂಥಾ ಬ್ಯಾಂಕುಗಳಿಗೆ ಸರಕಾರದವರು ಕೊಟ್ಟಿರತಕ್ಕ ಸಹಾಯವನ್ನ ಹಂಗಾಮಿಯಾದದ್ದೆಂತಲೂ ಈ ಮೆಂಬರುಗಳು ನ್ಯಾಯವಾಗಿ ಕಾಣುವ ಗಡುವಿನ ವಳಗಾಗಿ ಗೌನರ್ಮೆಂಟನವರ ಸಹಾಯವನ್ನು ಬಿಟ್ಟು ಸ್ವಂತ ಆದಾಯದಿಂದ ಆಡಳಿತಗಳನ್ನ ನಡಶಿಕೊಳ್ಳತಕ್ಕ ಸ್ಥಿತಿಗೆ ಬರುವದಕ್ಕೆ ಕೈಲಾದ ಮಟ್ಟಿಗೆ ಪ್ರಯತ್ನಪಡಬೇಕೆಂತಲೂ ಈ ವಿಷಯವನ್ನ ಸರ್ವದಾ ಮನಸ್ಸಿನಲ್ಲಿಟ್ಟು ಅದರಂತೆ ಆಚರಣೆಯಲ್ಲಿ ತರದಿದ್ದರೆ ಗೌನರ್ಮೆಂಟನವರ ಸಹಾಯವು ವಾಪಸ್ ತೆಗೆದುಕೊಳ್ಳುತ್ತೇಂಬ ಅಂಶವನ್ನ ಸದರಿ ಚಿಕ್ಕಮಗಳೂರು ಮತ್ತು ಇತರ

ಯುಳ್ಳ ಬ್ಯಾಂಕ್ ಮೆಂಬರುಗಳಿಗೂ ಎಚ್ಚರಿಕೆ ಕೊಡಬೇಕೆಂದು ಅಪ್ಪಣೆ ಕೊಡಿಸಿದ್ದ ಪ್ರಕಾರ ಈ ಬ್ಯಾಂಕಿನಲ್ಲಿ ೧೮೯೨ನೇ ಇಸವಿ ಅಕ್ಟೋಬರ್ ೧೨ ಮತ್ತು ನವಂಬರು ೧ನೇ ತಾರೀಖುಗಳಲ್ಲಿ ಆದ ಮೀಟಿಂಗುಗಳಲ್ಲಿ ಈ ಹುಕುಂಮಿನ ಅಂಶ ಯುಳ್ಳ ಮೆಂಬರತಿಳುವಳಿಕೆಗೂ ತಂದು ಅವರವರ ಅನುಕೂಲಾನುಸಾರ ಬ್ಯಾಂಕ್‌ನಲ್ಲಿಡಿಪಾಜಟ್ಟಾಗಿ ಮೊಬಲಗುಕೊಡಬೇಕೆಂದು ಸಿರ್ಧರವಾಗಿ ಕೆಲವು ವಸೂಲಾಗುತ್ತಾ ಬಂತೂ.

೩. ಈಚಿಗೆಬಂದ ೯೮ನೇ ಇಸ್ವಿ ಜೂನ್ ೧ನೇ ಮುರ್ಕಂ ೩೫ನೆ ನಂಬರುವುಳ್ಳ ಬ್ಯಾಂಕ್ ಇನಸ್ಪೆಕ್ಟರವರ ಸರ್ಕ್ಯೂಲರ್‌ನಲ್ಲಿ ಮೇಲ್ಕಂಡ ಗೌರ್ನಮೆಂಟಿನವರ ಹುಕುಂನ ಉದ್ದಿಶ್ಯ ನೆರವೇರುವದಕ್ಕಾಗಿ ಬ್ಯಾಂಕಿನಿಂದ ೧ನೆ ತರಗತಿ ಸಾಲಪಡಿಯುವ ಪ್ರತಿಯೊಬ್ಬರಿಂದ ಶೇಕಡಾ ೧೦ರೂಪಾಯಿನ ಪ್ರಕಾರ ಡಿಪಾಜಟ್ಟಾಗಿ ವಸೂಲ್ಮಾಡುತ್ತಾ ಬರುವದು ಸರಿಯಾದ್ದೆಂತಲು ಅಪ್ಪಣೆ ಕೊಡಿಸಿದ್ದ ಕಾರಣ ಆ ಸರ್ಕ್ಯೂಲರ್ ತಪ್ಪಿದಲಾಗಾಯಿತು ಅದರಂತೆ ಜಾರೀಗೆ ಬಂದಿರುತ್ತೆ.

೪. ಈಚಿಗೆ ಬಂದ ಇನಸ್ಪೆಕ್ಟರವರ ೧೯-೯-೯೯ನೆ ಮುರ್ಕಂ ೪೩ನೇ ನಂಬರು, ೧೧-೧೧-೯೯ನೇ ಮುರ್ಕಂ ೫೫ನೇ ನಂಬರು, ೧೯-೧-೯೦ನೇ ಮುರ್ಕಂ ೫೨ನೇ ನಂಬರು, ಸರ್ಕ್ಯೂಲರ್‌ಗಳಲ್ಲಿ ಕೆಲವು ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಡಿಪಾಜಟ್ಟುಗಳ ಜಮಾವಣಿ ಕೆಲಸ ಸರಿಯಾಗಿಲ್ಲವೆಂತಲೂ, ಕೆಲವು ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಶುದ್ದಾಂಗವಾಗಿ ಡಿಪಾಜಟ್ಟೇ ಇಲ್ಲವೆಂತಲೂ ಇದರಿಂದ ಸರ್ಕಾರದವರು ಮಾಡಿದ ಹುಕುಂಗೆ ಸರಿಯಾದ ನಿಗಾ ಕೊಟ್ಟು ಆಚರಣೆಯಲ್ಲಿ ಬರದೇ ಇರತಕ್ಕದ್ದು ತುಂಬಾ ಅತೃಪ್ತಿಕರವೆಂಬ ಭಾವನಾಗಿಯೂ ಬ್ಯಾಂಕ್ ಮೆಂಬರುಗಳಲ್ಲದೆ ಇತರ ವರ್ತಕ ವಗೈರೆ ಜನಗಳಿಂದಾ ಡಿಪಾಜಟ್ ಹಣ ಜಮಾಯಿಸುವ ವಿಷಯದಲ್ಲಿ ಪೂರಾ ತದಾರ್ಕ್ ನಡಿಸಬೇಕೆಂಬದಾಗಿ ಅಪ್ಪಣೆ ಕೊಡಿಶಿದ್ದರು. .ಇದಲ್ಲದೆ

೫. ಈಚಿಗೆ ಬಂದ ೨೨-೪-೯೦ನೇ ಮುರ್ಕಂ ೬೧ನೇ ನಂಬರ್ ಸರ್ಕ್ಯೂಲರ್‌ನಲ್ಲಿ ಏಟಗೊಂಡನಕೊಪ್ಪದ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಖಾಸ್ಗಿ ಡಿಪಾಜಟ್ಟುಗಳು ಯಾವದೂ ಇಲ್ಲವೆಂದು ಆ ಬ್ಯಾಂಕನ್ನ ನೋಡಲು ದಯಮಾಡಿಸಿ ಇದ್ದ ಅಶಿಸ್ಟೆಂಟ ಕಮಿಶನರ್ ಮೆ.॥ ಯಂ. ಶಾಮರಾಯರವರು ಬರದಿದ್ದರ ಮೇಲೆ ಗೌರ್ನಮೆಂಟನವರು ಚಾಮರಾಜನಗರದ ಬ್ಯಾಂಕಿನ ವಿಷಯದಲ್ಲಿ ಮಾಡಿರತಕ್ಕ ೨೬-೯-೯೮ನೇ ಮುರ್ಕಂನ $\frac{2613-15}{122-97}$ನೇ ನಂಬರು ಹುಕುಂಗೆ ನಿಗಾ ಕೊಡಬೇಕೆಂದು ಆರ್ಡರ್‌ಮಾಡಿರುವದಾಗಿಯೂ ಆ ಹುಕುಂನಲ್ಲಿ ಸರ್ಕಾರದ ಅಡ್ವಾನ್ಸನ್ನ ೧೦ ವರ್ಷಕ್ಕೆ ಅತಿಕ್ರಮಿಸದಹಾಗೆ ಡೆಪ್ಯುಟಿಕಮಿಶನರವರು ಮಾಯಿದೆಯನ್ನ ಗೊತ್ತು ಮಾಡಿ ವಾಪಸ್ ವಸೂಲ್ ಮಾಡತಕ್ಕದ್ದೆಂತಲೂ ಈ ಹುಕುಂ ಖಾಸಗಿ ಡಿಪಾಜೆಟ್ಟುಗಳು ಇಲ್ಲದೆ ಇರತಕ್ಕ ಇತರ ಬ್ಯಾಂಕುಗಳಿಗೂ ಲಗಾವ್ ಆಗುತ್ತೆಂತಲು ಸರ್ಕಾರದವರು ಅಪ್ಪಣೆ ಕೊಡಿಶಿರುವದಾಗಿ ಬರಶಿದ್ದಾರೆ.

೬. ಸದರಿ ಸರ್ಕ್ಯೂಲರ್ ಜೊತೆಯಲ್ಲಿಯೇ ಬಂದ ೩೦-೪-೯೦ನೇ ಮುರ್ಕಂನ ೧೧೨೯-೧೧೩೯ನೇ ನಂಬರ್ ಸರ್ಕ್ಯೂಲರ್‌ನಲ್ಲಿ ಹಿಂದೆ ಈ ಬ್ಯಾಂಕಿನಿಂದಾ ತಯಾರಾಗಿ ರವಾನೆಯಾಗಿದ್ದ ೯೮-೯೯ನೇ ಸಾಲಿನ ಅಡ್ಮಿನಿಸ್ಟ್ರೇಷನ್ ರಿಪೋರ್ಟಿನ ೨೦ನೇ ಕಲಂನಲ್ಲಿ ಸರ್ಕಾರದವರ ಸಹಾಯವಿಲ್ಲದೆ ಬ್ಯಾಂಕಿನ ಆಡಳಿತಗಳು ಸ್ವತಂತ್ರವಾಗಿ ನಡಿಯುವದಕ್ಕೆ ೩೦ ವರ್ಷಗಳ ಕಾಲ ಹಿಡಿಯ ಬಹುದೆಂದು ಬರದಿದ್ದರ ಮೇಲೆ ಸದರಿ ಮಾದಿಯಲ್ಲಿ ಅಷ್ಟು ದೀರ್ಘಕಾಲ ಮಾಯಿದೆಯನ್ನ ಮಾಡಬಾರದೆಂತಲೂ ೧೦ ವರ್ಷಗಳೊಳಗೆ ಮಾಯಿದೆಯನ್ನ ಗೊತ್ತು ಮಾಡಬಹುದೆಂತ ಸರ್ಕಾರದವರ ಅಭಿಪ್ರಾಯವಿರುವಂತೆ ತಿಳಿಯುಬರುತ್ತೆಂಬದಾಗಿಯೂ ಆ ಪ್ರಕಾರ ವರ್ಷಕ್ಕೆ ೧,೫೦೦ ರೂಪಾಯಿಗಳ ಮೇರಿಗೆ ವಾಪಸ್ ಕೊಡುತ್ತಾ ಬರಬೇಕೆಂದು ಬರೆಶಿದ್ದಾರೆ,

೭. ಆ ಪ್ರಕಾರ ವರ್ಷಂಕ್ಕೆ ೧,೫೦೦ ರೂಪಾಯಿನ ಪ್ರಕಾರ ೧೦ ವರ್ಷಗಳಲ್ಲಿ ಪೂರಾ ಮೊಬಲಗು ವಾಪಸ್ ಕೊಡುವ ಸಂಧರ್ಭದಲ್ಲಿ ಈ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆ ಕಾಲದಲ್ಲಿ ೧೫ ಗ್ರಾಮಗಳು ಸರಹದ್ದಾಗಿ ಶೇರಿ ೨೨ ಜನಗಳು ಮಾತ್ರ ಮೆಂಬರುಗಳಾಗಿದ್ದರು. ಈಚಿಗೆ ಸರಹದ್ದಿಗೆ ಹೊರಪಟ್ಟ ಗ್ರಾಮಗಳ ಜನಗಳುನ್ನೂ ಸರಹದ್ದಿನೊಳಗಿನ ಗ್ರಾಮಗಳ ಜನಗಳುನ್ನೂ ಮೆಂಬರಾಗಿ ಶೇರಬೇಕೆಂದು ೧೦೦ ದರಖಾಸ್ತಿನ ಮೇಲೆ ಬಂತು. ಅಷ್ಟೇಕಿ ಹೊಸದಾಗಿ ಶೇರಬೇಕಾದ ಗ್ರಾಮಗಳು ಬ್ಯಾಂಕಿಗೆ ಸರಹದ್ದಾಗಿ ಶೇರಿಸಿಕೊಳ್ಳುವ ವಿಷಯದಲ್ಲಿಯೂ ಇನ್ನು ಸರ್ಕಾರದಿಂದ ತುರ್ತು ೫,೦೦೦ ಸಾವಿರ ರೂಪಾಯಿಗಳು ಜಾಸ್ತಿಯಾಗಿ ಬೇಕೆಂತಲೂ ಸಹಾ ರಿಪೋರ್ಟು ಮಾಡಿದ್ದಕ್ಕೆ ಇನ್ನೊಂದು ದಫೆ ಇನ್‌ಸ್ಪೆಕ್ಷನ್‌ಗೆ ಬರುವವರಿಗೂ ಈಗ ಇದ್ದಂತೆಯೇ ಇರಬೇಕೆಂದು ಇನಸ್ಪೆಕ್ಟರವರಿಂದ ಜವಾಬು ಬಂತು. ಸರಹದ್ದಿನೊಳಗಿರತಕ್ಕ ಗ್ರಾಮಗಳ ಜನಗಳೇ ಪ್ರತಿ ಮೀಟಿಂಗಿನಲ್ಲಿಯೂ ಹೆಚ್ಚುತ್ತಾ ಹಾಲಿ ೨೨ ಜನ ಮೆಂಬರುಗಳಿದ್ದಾರೆ. ಹೀಗೆ ಜನಸ್ಯಂಖೆ ಹೆಚ್ಚಿದ ಹಾಗೆಲ್ಲಾ ಹೊಸಮೆಂಬರುಗಳಿಗೆ ಅನುಕೂಲಪಡಿಸಿಕೊಡುತ್ತಾ ಬರುವದಲ್ಲದೆ, ಇನ್ನು ಕೆಲವು ಮೆಂಬರುಗಳು ಹಣಕ್ಕೆ ದರಖಾಸ್ತು ಕೊಟ್ಟು ಜಮಾವಣೆ ನಿರೀಕ್ಷಣೆಯಲ್ಲಿ ಇರುತ್ತಾರೆಂಬ ಅಂಶವೂ ಬ್ಯಾಂಕಿನ ಉತ್ಪತ್ತಿಯಲ್ಲಿ ಸರ್ಕಾರಕ್ಕೂ ಡಿಪಾಜಟ್ಟುದಾರ್ರಿಗೂ ಕೊಡತಕ್ಕ ಬಡ್ಡಿ ಮತ್ತು ಇತರ ಖರ್ಚುಗಳು ಜಾತಾ ಸಾಲ್ ೧ಕ್ಕೆ ೧೦೦ ರೂಪಾಯಿಗೆ ಕಮ್ಮಿಯಿಲ್ಲದೆ ರಿಜರ್ವಿಂಗ್ ಫಂಡ್ ಜಮಾಯಿಸೋಣದರಿಂದಲೂ ಡಿಪಾಜಟ್ ರೂಲ್ಸ್ ಸರಿಯಾಗಿ ಜಾರಿಯಲ್ಲಿರುವದ್ದರಿಂದಲೂ ಇವುಗಳಿಂದಲೇ ವರ್ಷಕ್ಕೆ ೫೦೦ ರೂಪಾಯಿಗಳ ಪ್ರಕಾರ ೩೦ವರ್ಷಗಳಲ್ಲಿ ಕೊಡುವಂತೆ ಗೊತ್ತಾದರೆ ಸರ್ಕಾರದ ಹಣವು ಡಿಪಾಜಟ್ ಮತ್ತು ವಸೂಲಿಯಲ್ಲಿಯೇ ತೀರುತ್ತಾ ಬರುವದ್ದರಿಂದ ಮುಂದೆ ಬ್ಯಾಂಕ್ ಶಾಶ್ವತವಾಗಿ ನಡಿಯಬಹುದೆಂಬದಾಗಿ ವಗೈರೆ ಇರತಕ್ಕ ವಿದ್ಯಮಾನಗಳನ್ನು ಕುರಿತು ತಪಶೀಲ್‌ವಾರ್ ೯-೫-೯೦ನೇ ಮುರ್ಕಂ ನಲ್ಲಿ ೧೮೬ನೇ ನಂಬರು ರಿಪೋರ್ಟು

ಮಾಡಿದ್ದಕ್ಕೆ ಜವಾಬಾಗಿಬಂದ ೧೨-೫-೯೦ನೇ ಮತ್ತು ೧೨೬ನೇ ನಂಬರ್ ಯಾದಿಯಲ್ಲಿ ಬಹಳ ಅಸಮಾಧಾನ ಪಟ್ಟಿರುವಂತೆ ತೋರಿದ್ದರಿಂದ ಪುನಃ ವಿನಯವಾಗಿ ಬರೆದು ಆಖೈರೆಗೆ ೨೦ ವರ್ಷಗಳಾದರೂ ಆದರೆ ಸಾಧ್ಯವಾದಮಟ್ಟಿಗೆ ಡಿಪಾಜಿಟ್ ಮತ್ತು ರಿಜರ್ವಿಂಗ್‌ಫಂಡ್ ಜಮಾಯಿಸಿ ಬ್ಯಾಂಕ್ ನಡಿಯಬಹುದೆಂಬ ಅಭಿಪ್ರಾಯವಾಗಿ ೨೦-೫-೯೦ನೇ ಮತ್ತು ೧೮೧ನೇ ನಂಬರ್ ರಿಪೋರ್ಟ್ ಮಾಡಿದ್ದಕ್ಕೆ ಇನ್ಸ್‌ಪೆಕ್ಟರವರು ದಯವಿಟ್ಟು ೨೦ ವರ್ಷಗಳ ವಾಯಿದೆ ಪ್ರಕಾರ ಸಾಲಿಯಾನ ೭೫೦ ರೂಪಾಯಿಯಂತೆ ಪಾವತಿ ಮಾಡಬೇಕೆಂಬದಾಗಿ ೧೫-೩-೯೧ನೇ ಮತ್ತು ೬೮೩ನೇ ನಂಬರ್ ಯಾದಿ ಅಪ್ಪಣೆಕೊಡಿಸಿದ ಪ್ರಕಾರ ೨ ಕಂತಿನ ಬಾಬತು ೧,೫೦೦ ರೂಪಾಯಿಗಳು ಪಾವತಿ ಆಗುವದರೊಳಗಾಗಿ ಪುನಃ ಬಂದ ೨೧-೪-೯೧ನೇ ಮತ್ತು ೭೪೧ನೇ ನಂಬರ್ ಯಾದಿಯಲ್ಲಿ ಸಾಲದ ಮೊಬಲಗನ್ನು ೧೦ ವರ್ಷಗಳೊಳಗಾಗಿಯೇ ಪಾವತಿ ಮಾಡಬೇಕೆಂದು ಮೆ॥ ಚೆಂಗಯ್ಯಾ ಶೆಟ್ಟರವರು ಇಟ್ಟರೆಂಬ ಅಭಿಪ್ರಾಯವನ್ನು ಅನುಸರಿಸಿ ಡೆಪ್ಯುಟಿಕಮಿಷನ್ನರ್ ಸಾಹೇಬರವರು ಅಪ್ಪಣೆ ಮಾಡಿರುವದಾಗಿಯೂ ಅದರಂತೆ ೨ ಕಂತುಗಳ ಬಾಬತ್ತು ೩,೦೦೦ ರೂಪಾಯಿಗಳು ಪಾವತಿ ಮಾಡಬೇಕೆಂದೂ ಮುಂದೆ ಪ್ರತಿ ವರ್ಷ ೧,೫೦೦ ರೂಪಾಯಿಗೆ ಕಮ್ಮಿ ಇಲ್ಲದೆ ಕೊಡುತ್ತಾ ಬರಬೇಕೆಂದು ಅಪ್ಪಣೆಕೊಡಿಸಿದ್ದಾರೆ.

೮. ಮೆ॥ ಚೆಂಗಯ್ಯಾ ಶೆಟ್ಟರವರು ಯಾವ ಬ್ಯಾಂಕಿನ ವಿಷಯದಲ್ಲಿ ಈ ಅಭಿಪ್ರಾಯ ಪಟ್ಟರೋ ಆ ಬ್ಯಾಂಕು ಯಾವಸ್ಥಿತಿಯಲ್ಲಿತ್ತೋ ಅದು ನಮಗೆ ಗೊತ್ತಾಗಲಿಲ್ಲ. ಅಂಥಾ ಅಭಿಪ್ರಾಯವೇ ಈ ಬ್ಯಾಂಕಿನ ವಿಷಯದಲ್ಲಿ ಪಟ್ಟಿದ್ದಾರೆಂಬುವದಕ್ಕೆ ಕಾರಣವೇನು ತೋರಲಿಲ್ಲ. ವರ್ಷ ೧ಕ್ಕೆ ೧,೫೦೦ ರೂಪಾಯಿನ ಪ್ರಕಾರ ಕೊಡುವ ಸಂಧರ್ಭದಲ್ಲಿ ವಸೂಲಾದ ಹಣ ಸರ್ಕಾರಕ್ಕೇನೆ ವಾಪಸು ಕೊಡುತ್ತಾ ಬರುವದಾದರೆ ದಿನೇ ದಿನೆ ಮೂಲಧನವೇ ಕಮ್ಮಿ ಆಗಿ ಲೇವಾದೇವಿ ಶುಧಾಂಗ ನಿಂತು ರಿಜರ್ವಿಂಗ್ ಫಂಡಿಗೆ ಏನು ವದಗದೆ ಉತ್ತರೋತ್ತರ ಲವಾಜಮೆ ಖರ್ಚು ಹೊರಡುವದೇ ದುಸ್ತರವಾಗುತ್ತೆ. ಡಿಪಾಜಿಟ್ಟುಗಳ ಜಮಾವಣೆ ವಿಷಯದಲ್ಲಿ ಈ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆಯಾದ ಸ್ವಲ್ಪ ಕಾಲದಲ್ಲಿಯೇ ಈ ಪ್ರಾಂತ್ಯ ಪ್ಲೇಗ್ ವಗೈರೆ ವ್ಯಾಪಿಸಿ ಜನಗಳಿಗೆ ಬೇದಿಲ್ ಆಗಿದ್ದದ್ದಲ್ಲದೆ ಮಳೆಯೂ ಬೆಳೆಯೂ ಸರಿಯಾಗಿ ಆಗದೆ ಬರಬರುತ್ತಾ ಕ್ಷಾಮ ಸೂಚನೆಯಾಗಿ ಇರುವದ್ದರಿಂದಲೂ ಮೆಂಬರುಗಳ ವಿನಹಾ ಇತರರು ಡಿಪಾಜಿಟ್ ಇಡತಕ್ಕ ವಿಷಯದಲ್ಲಿ ಮುರುವಿನಲ್ಲಿ ಸಲೀಸಾಗಿ ಡಿಪಾಜಿಟ್ ಲೇವಾದೇವಿ ಜರಗುತ್ತಾ ಈಚೆಗೆ ಸರ್ಕಾರದವರು ಕೊಟ್ಟ ಸಾಲವನ್ನೇ ಶೀಘ್ರವಾಗಿ ವಾಪಸು ವಸೂಲ್ ಮಾಡಿಕೊಳ್ಳತಕ್ಕ ಕದರ್ದು ನಡಿಸುತ್ತಿರುವದನ್ನು ತಿಳಿದು ಡಿಪಾಜಿಟ್ಟು ಇಡುವದಕ್ಕೆ ಹಿಂತೆಗೆದು ಸಾವಿರಾರು ರೂಪಾಯಿಗಳು ಕೊಟ್ಟದ್ದವರು ಸಹಾ ವಾಪಸು ತೆಗೆದುಕೊಂಡರು. ಆದಾಗ್ಯೂ ನಾವುಗಳು ಮೊದಲು ಮಾಡಿದ ಬ್ಯಾಂಕನ್ನು ಯಾವ ರೀತಿನಿಂದಲಾದರೂ ಶಾಶ್ವತವಾಗಿ ನಡಿಯುವಂತೆ ಮಾಡಿ ಸರ್ಕಾರದವರ ವುದ್ದೇಶ್ಯವನ್ನು ಸಫಲಗೊಳಿಸಬೇಕೆಂಬ ಇಚ್ಛೆಯಿಂದಲೂ ಇದರಿಂದಾ ಜನಗಳಿಗೆ ಕ್ಷೇಮವುಂಟೆಂತಲೂ ಯೋಚಿಸಿ ಈಚೆಗೆ ೨-೩-೪ನೇ ತರಗತಿ ಸಾಲಗಾರರಿಗೂ ಡಿಪಾಜಿಟ್ ಕೊಡಬೇಕೆಂಬ ನಿಬಂಧನೆಯನ್ನು ಮಾಡಿಕೊಂಡು ಆರೀತಿ ಜಾರಿಯಲ್ಲಿ ಬರುತ್ತಾಯಿದೆ. ಇದುವರಿವಿಗೆ ಕಾಯಂ ಡಿಪಾಜಿಟ್ ೧,೧೦೦ ರೂಪಾಯಿನ ಮೇಲೆಯಿದೆ. ನಫೆ ಪೈಕಿ ಖರ್ಚು ಜಾತಾ ರಿಜರ್ವಿಂಗ್ ಫಂಡಿಗೆ ಸೇರಿದ ೫೦೦ ರೂಪಾಯಿಯೂ ಅಲ್ಲದೆ ೨೦೩ ಚಿಲ್ಲರೆ ರೂಪಾಯಿ ವುಳದಿದೆ. ಮುಂದೆ ಬಡ್ಡಿ ವಸೂಲಾಗುವದು ನೋಡಿಕೊಂಡು ಇದನ್ನು ರಿಜರ್ವಿಂಗ್ ಫಂಡಿಗೇನೇ ಸೇರತಕ್ಕದ್ದಾಗಿದೆ.

೯. ಶಿವಾಯಿ ಈ ಬ್ಯಾಂಕು ಸ್ಥಾಪನೆಯಾದಲಾಗಾಯಿತು ಶೇಕಡ ೧೨ ರಿಂದ ೨೪ ರೂಪಾಯಿನವರಿವಿಗೆ ನಫೆ ಪಡಿಯುತ್ತಿದ್ದವರಿಗೆ ಈ ಬ್ಯಾಂಕು ಬಾಧಕವಾಗಿ ಅಂತರಂಗದಲ್ಲಿ ಯೋಚಿಸುತ್ತಾ ಆಗಾಗ್ಯೆ ಮೆಂಬರುಗಳ ಪೈಕಿ ಕೆಲವರಿಗೆ ಈ ಬ್ಯಾಂಕು ಸಮ್ಮಂಧವನ್ನು ನಿವೃತ್ತಿ ಮಾಡಿಕೊಳ್ಳುವದು ಒಳ್ಳೇದೆಂತಲೂ ಬ್ಯಾಂಕಿಗೆ ಕೊಡತಕ್ಕ ಹಣವನ್ನು ತಾವು ಕೊಡುವದಾಗಿಯೂ ಆ ಆಸ್ತಿಗಳನ್ನು ತಮಗೆ ಆಧಾರ ಮಾಡುವದು ಒಳ್ಳೇದೆಂತಲೂ ಈರೀತಿ ಭೋಧಿಸುತ್ತಾ ಇದ್ದರು. ಇದರಂತೆ ಈ ಬ್ಯಾಂಕು ಪೈಕಿ ಇಬ್ಬರು ಮೆಂಬರು ಅವರು ಹಣ ಕೇಳಿದಾಗ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಕೊಡುವದಕ್ಕೆ ಅವಕಾಶವಿಲ್ಲದೆ ಇದ್ದದ್ದರಿಂದಾ ಅಂಥಾ ಜನಗಳಲ್ಲಿಯೇ ತೆಗದುಕೊಂಡು ಬ್ಯಾಂಕಿನ ಬಾಕಿ ಪೂರಾ ಕೊಟ್ಟು ರಿಟೈರಾಗಿದ್ದಾರೆ. ಇವರು ರಿಟೈರಾದದ್ದು ಬ್ಯಾಂಕಿಗೇನು ನಷ್ಟವಿಲ್ಲದೆ ಇದ್ದಾಗ್ಯೂ ಮುಂದೆ ಲೇವಾದೇವಿ ನಿಲ್ಲಿಸಿ ವಸೂಲಾದ ಹಣ ಸರ್ಕಾರಕ್ಕೆ ಕೊಡುತ್ತಾ ಬರುವದ್ದರಿಂದಾ ಬಾಕೀಯವರು ಅವರವರ ಸಮಯದವೇಳೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಹಣ ದೊರಿಯುವದಿಲ್ಲವೆಂಬ ಸಂಕಟದಿಂದ ರಿಟೈರಾಗುತ್ತಾ ಬರುವದಕ್ಕೆ ಕಾರಣವಾಗುತ್ತೆಂದು ತೋರುತ್ತೆ.

೧೦. ಮುಖ್ಯವಾಗಿ ಈ ಬ್ಯಾಂಕು ಸರ್ಕಾರದವರ ಸಹಾಯದಮೇಲೆ ಸ್ಥಾಪಿತವಾದ್ದು. ಆಗ್ಯೆ ಇಷ್ಟು ವರ್ಷಗಳಲ್ಲಿ ಈ ಮೊಬಲಗು ವಾಪಸು ಕೊಡಬೇಕೆಂದು ಗೊತ್ತಾಗಿರಲಿಲ್ಲ. ಈಚೆಗೆ ಪ್ರಾರಂಭವಾಗಿ ಈಗ ಇಷ್ಟು ಸ್ವಲ್ಪ ಕಾಲದಲ್ಲಿಯೇ ವಾಪಸು ಕೊಡಬೇಕೆಂತಲೂ ಅವಳಗಾಗಿ ಸ್ವತಂತ್ರವಾಗಿ ಬ್ಯಾಂಕು ನಡಿಸಿಕೊಳ್ಳಬೇಕೆಂತಲೂ ವಿಧಾಯಕ ಮಾಡುವ ಸಂದರ್ಭದಲ್ಲಿ ಫಂಡ್ ಜಮಾಯಿಸುವದಕ್ಕೆ ತಕ್ಕಷ್ಟು ವಾಯಿದೆ ಆದ ಹೊರ್ತು ಅವಕಾಶ ಸಾಲದೆಂಬ ಅನಿವಾರ್ಯವನ್ನು ಹೇಳಿಕೊಳ್ಳುವದಕ್ಕಾಗಿ ಈ ರೀತಿ ಇದ್ದಸಂಗತಿ ಅರಿಕೆ ಮಾಡಿಕೊಳ್ಳಬೇಕಾಯಿತೇ ವಿನಃ ಮತ್ತ್ಯಾವಕಾರಣವೂ ಇಲ್ಲ. ಶಿವಾಯಿ ಸರ್ಕಾರದಿಂದ ಕೊಟ್ಟಿರತಕ್ಕ ಮೊಬಲಿಗ್ಯೆ ನಾಲ್ಕರ

ಷ್ಟು ಬೆಲೆಬಾಳುವ ಸ್ವತ್ತುಗಳು ಬ್ಯಾಂಕಿಗೆ ಆಧಾರವಾಗಿರುತ್ತೆ. ಇದುವರಿವಿಗೆ ಸರ್ಕಾರದವರು ಮಾಡಿಂತಕ್ಕ ಸಹಾಯಕ್ಕಾಗಿ ಅತ್ಯಂತ ವಿಧೇಯರಾಗಿದ್ದೇವೆ. ಈಗಲೂ ಅಪ್ಪಣೆ ಪ್ರಕಾರ ನಡೆಯುವದಕ್ಕೆ ಸಿದ್ಧವಾಗಿಯೇ ಇದ್ದೇವೆ.

೧೧. ಆದರೆ ಸರ್ಕಾರದಿಂದ ಲ್ಯಾಂಡ್ ಇಂಪ್ರೂವ್‌ಮೆಂಟಿಗಾಗಿ ಜನಗಳು ಸ್ವಂತವಾಗಿ ಚಿಲ್ಲರೆ ಚಿಲ್ಲರೆಯಾಗಿ ತೆಗೆದುಕೊಂಡ ೧೦೦-೨೦೦ ರೂಪಾಯಿಗಳಿಗೇನೆ ದೀರ್ಘವಾದ ೩೦ ವರ್ಷಗಳವಾಯಿದೆ ಅನೇಕವಾಗಿ ದಯಪಾಲಿಸೋಣವಾಗಿರುತ್ತೆ. ಅದರಂತೆ ಆದರೂ ಅಥವ ಬ್ಯಾಂಕು ಸ್ಥಾಪನೆ ಕಾಲದಲ್ಲಿ ಸರ್ಕಾರದವರು ಈ ಮೂಲಕ ಪ್ರಜೆಗಳಿಗೆ ಶಾಶ್ವತವಾಗಿ ಉಪಕಾರವಾಗಿರಲಿಯೆಂದು ಮಾಡಿದ್ದ ಪುದ್ದಿಶ್ಯವನ್ನ ಸಫಲವಾಗುವದಕ್ಕೆ ಅನುಕೂಲವಾಗುವಂತೆ ತಕ್ಕಷ್ಟು ವಾಯಿದೆಯನ್ನು ಕೊಡತಕ್ಕವಿಷಯದಲ್ಲಿ ಬ್ಯಾಂಕು ಇನಸ್ಪೆಕ್ಟರವರು ದಯವಿಟ್ಟು ಗೌರ್ನಮೆಂಟಿಗೆ ಶಿಫಾರ್ಸ್ ಮಾಡಬೇಕಾಗಿ ಈ ೨ನೇ ಪ್ಯಾರಾದ ಎಕಸ್ಟ್ರಾಕ್ಟ ಕಾಪಿಯನ್ನ ಇನಸ್ಪೆಕ್ಟರವರ ಬಳಗೆ ಕಳುಹಿಸಬೇಕು.

ಯಲ್ಲರು ಒಪ್ಪಿದರು.

III. ಬ್ಯಾಂಕು ಮೆಂಬರಿನ ಪೈಕಿ ದೊಡ್ಡ ಶಿವಾರದ ಅಂಕಿರಡ್ಡಿ ರಾಜಿನಾಮೆ ಕೊಟ್ಟಿರುವದ್ದರಿಂದ ಇವನ ಹೆಸರನ್ನ ರಿಜಸ್ಟರಿನಿಂದ ವಜಾ ಮಾಡಿ ಸಮಾಜದವಿಧಿ ೬ನೇ ಸೆಕ್ಷನದಲ್ಲಿ ಕಂಡ ಷರತ್ತಿಗೆ ಬದ್ಧರಾಗಿರತಕ್ಕ ಸಂಗತಿ ನೋಟೀಸ್ ಕೊಡಬೇಕು.

ಯಲ್ಲರು ಒಪ್ಪಿದರು

IV. ಈ ಕೆಳಗೆ ಕಂಡವರು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಮೆಂಬರಾಗಿರಬೇಕೆಂದು ದರಖಾಸ್ತು ಕೊಟ್ಟದ್ದರಿಂದ ಇವರಿಬ್ಬರನ್ನು ಮೆಂಬರಾಗಿ ಶೇರಿಸಿಕೊಳ್ಳಬೇಕು.

೧. ಹುಂಗೇನಹಳ್ಳಿಯಲ್ಲಿರುವ ಹನುಮಂತರಾಯರು.
೨. ಹುಂಗೇನಹಳ್ಳಿಯಲ್ಲಿರುವ ಕುಮುಂಡೂರ್ ರಾಮಸ್ವಾಮಿಯ್ಯಂಗಾರ್ಯರ ಮಕ್ಕಳು ವೆಂಗಟರಾಮೈಯಂಗಾರು

ಯಲ್ಲರು ಒಪ್ಪಿದರು

V. ಹಾಲಿ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಇರತಕ್ಕ ಡೈರೆಕ್ಟರುಗಳು ಕೆಲಸದಿಂದ ರಿಟೈರಾದರು. ಈ ಕೆಳಗೆ ಕಂಡವರು ಬ್ಯಾಂಕಿನ ಡೈರೆಕ್ಟರುಗಳಾಗಿರತಕ್ಕದ್ದು.

೧. ನಂಬಿಗಾನಹಳ್ಳಿ ಜೋಡಿದಾರ್ ಅಪ್ಪಣ್ಣಾಚಾರ್ಯವರು.
೨. ಅಗ್ರಹಾರದ ಪಟೇಲ್ ಕೆಂಪೇಗೌಡರವರು.
೩. ಶಿವರಾಪಟ್ಟಣದ ಶಿಲ್ಪಿ ನಂಜುಂಡಾಚಾರು.
~~೪. ಹುಂಗೇನಹಳ್ಳಿ ಪಟೇಲ್ ವೀರೇಗೌಡರೂ.~~
೫. ಶಿವಾರ ಪಟ್ಟಣದ ಪಟೇಲ್ ಬೈರೇಗೌಡರೂ.

ಈ ಜನಗಳು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಡೈರೆಕ್ಟರುಗಳಾಗಿರಬೇಕು, ಯಲ್ಲರೂ ಒಪ್ಪಿದರು.

ಮೀಟಿಂಗ್ ಬರಖಾಸ್ತು ಆಯಿತು.

ಈ ಮೀಟಿಂಗಿನಲ್ಲಿ ಅಗ್ರಾಸನಾಧಿಪತ್ಯವನ್ನು ವಹಿಸಿ ಮೀಟಿಂಗಿನ ಕಾರ್ಯಗಳೆಲ್ಲ ನೆರವೇರಿಸಿದ್ದಕ್ಕಾಗಿ ಮೀಟಿಂಗ್ ಪ್ರೆಸಿಡೆಂಟರವರಿಗೆ ಯಲ್ಲರು ವಂದಿಸಿದರು.

ಮೂವತ್ತು ಜನ ಮೆಂಬರುಗಳ ರುಜುವಾಗಿದೆ.

(Signed) ಅಪ್ಪಣ್ಣಾಚಾರ್
ಪ್ರೆಸಿಡೆಂಟ.

ಮೇಲ್ಕಂಡ ಆಗಸ್ಟ್ ೨೬ನೇ ತಾರೀಖಿನ ಪ್ರೊಸಿಡಿಂಗ್ಸನ್ನ ಓದಿ ಹೇಳಿ ಇರಾದೆ ಕೇಳಲ್ಪಟ್ಟು ಈ ಮೀಟಿಂಗ್‌ನವರಿಂದ ಕಾಯಂ ಮಾಡಲ್ಪಟ್ಟು ಇದೆ.

K. RAMACHENDRA ROW
Agent.

ಅಪ್ಪಣ್ಣಾಚಾರ್
President.

K Ramachendrarow
Agent

अप्पण्णाचार
President

ಬಿ. ಬಸವಪ್ಪಶೆಟ್ಟಿ ಪ್ರೊಪ್ರೈಟರ್ ಎಸ್. ಜಿ. ಯರ್. ಪ್ರೆಸ್ ಅರಳೇಪೇಟೆ ಬೆಂಗಳೂರು—೧೯೧೧.

Fr. bl as per n.d. [illegible] 114

Read.—

1 Letter No 1559 D/17 dated [illegible]/02 from the Registrar Kolar Dt. Submitting a report on the inspection of the Agl. Bank at Hongenahally Kolar Taluk and requesting that a reasonable time may be fixed for the repayment of the Govt. loan of Rs 15000/ sanctioned in favour of the Bank.

Section Bank
F. No Z of 6
S. No 13

2. D.O. letter ~~[illegible]~~ dated 20th March 1902 from the Inspector of the Agl. Banks stating ~~stating~~ that ~~the Hongenahally~~ the Bank has worked fairly well & on this ground and subject to the condition that the Board of Directors will exert to induce the members and others to deposit their surplus in the Bank and ~~[illegible]~~ increase the reserve fund by minimising expenditure 15 years may be allowed for ~~the repayment the Bank~~ of loan after a grace of 2 years from the starting -

Orders thereon No R.4996-8 30.4 / 30.

~~The period of 15 years recommended by the Inspector of Agl. Banks for the repayment of the loan of Rs 1500/- is sanctioned subject to the conditions specified above.~~

~~The Bank was started in the latter part of 1896-97. Allowing 1897-98 and 1898-99 on account of the grace years the instalments begin with 1899.00. Thus three instalments will be come due at the end of June 1902.~~

~~The Dy Commr is requested to see that the arrears of instalments due to Govt by this Bank are collected at an early date and report the result for the information of Govt~~

The bank was started in the latter part of 1896-7. Allowing the succeeding two years as a period of grace, the instalments begin with 1899-00 & 3 instalments will become due at the end of June ~~189~~ 1902. The bank is reported to have ~~paid~~ already paid Rs: 2800 up to the end of Febr 02. It can easily pay Rs: 200 more by the end of June 1902. ~~Necessarily~~ ~~Accordingly the~~ Govt are pleased to direct that the ~~Govt~~ loan, due to them should be repaid in 15 equal annual instalments commencing with 1899-1900. This concession is granted subject to the conditions mentioned by the Inspector. The Dy Commr is requested to issue the necy instructions & to submit a further report in due course.

29/4.

Vt 28/4/02 ~~For Secy~~

To the Dy Commr Kolar
" Comptroller
" Inspr of Agl Banks

(7)

Section Bank
File No 5 of 95
Serial No 16

Original not found.

1902-03

GOVERNMENT OF MYSORE

REVENUE

PROCEEDINGS

Dated 10th November 1902

No. R. 2067-76 / R. F. 38-1900

Passing orders on the subject of repayment of Government loans granted to Agricultural Banks in the State.

SBP—26-11-02—350

Proceedings of the Government of His Highness the Maharaja of Mysore,

READ—

(1) Government Order No. 10251-60—R. 3761, dated 27th June 1901, in the matter of repayment of loans granted to Agricultural Banks in the State.

(2) Government Order No. 1372—80, dated 19th September 1901, on the same subject.

(3) The following reports submitted by the Inspector of Agricultural Banks in Mysore:—

(i) No. 181, dated 10th April 1901.
(ii) No. 223, dated 5th June 1901.
(iii) No. 249, dated 25th June 1901.
(iv) No. 259, dated 27th June 1901.
(v) No. 64, dated 12th August 1901.
(vi) No. 94, dated 3rd September 1901.

No. R. 2067-76—R. F. 38-1900, DATED BANGALORE, 10TH NOVEMBER 1902.

No. 6916-19—R. F. 117-95, dated 1st February 1897.
No. 7359-60—R. F. 41-97, dated 14th April 1900.

ORDER THEREON.—The orders passed by Government as regards repayment of these loans, have been more than once impressed upon the Presidents and Agents of the several Banks through the Inspector of Agricultural Banks. They were informed that the intention of Government was that a reasonable period within 10 years should be fixed for the repayment of Government loans, that such repayment should be by means of annual instalments, and that the non-recovery of instalments from members or the admission of new members, was no sufficient excuse for putting off repayment of the Government advance. They were further desired to make payments towards the first instalment by the end of June 1900. From the statement received from the Inspector, it is observed that repayments have been properly made in very few cases, as already noticed in Government Order dated 19th September 1901.

2. The proposals of the Inspector for prescribing the instalments are agreed to in many cases, while in a few, certain modifications are suggested by the Deputy Commissioners. The Coffee Banks at Chikmagalur and Saklespur have been separately dealt with. The remaining banks will be dealt with as described below:—

3. *Tumkur District.*—It is reported that the proposals and suggestions made by the Inspector in the last column of the statement that the loans be repaid in 10 or 12 annual instalments are agreed to by the Deputy Commissioners and that instructions have been issued to the Presidents of the Banks and the Amildars concerned. This is approved.

4. *Kolar and Chitaldrug Districts.*—The loans will be recovered in 10 annual instalments as proposed.

5. *Kadur District.—Ardikoppa Bank.*—The Government loan of Rs. 25,000 may as proposed be repaid in 8 annual instalments of Rs. 3,125 each, commencing from 1900-01.

Sakrepatna Bank.—The proposal to recover the loan of Rs. 20,000 in 12 annual instalments of Rs. 1,666⅔ each, commencing from 1900-01, is approved. The recoveries from the remaining Banks in the District being made as recommended.

6. *Mysore District.*—The period of 15 years fixed in the case of the Santebennur Bank and of 5 years for the Joga Bank may be adopted. In other cases the suggestion of the Inspector, concurred in by the Deputy Commissioner, may be carried out.

7. *Mysore District-Chamrajnagar Bank.*—In Government Order No. 2613-16—R. F. 122-97, dated 27th September 1898, the Deputy Commissioner was requested to fix a reasonable time, not exceeding 10 years, for repayment in suitable instalments. No yearly instalment was fixed, but the total advance of Rs. 35,000 was stipulated

to be paid within 10 years, one-half of the loan being paid in the 9th year and the other half in the year following. Government would rather not treat this Bank differently from the others. The Deputy Commissioner should impress upon its members the desirability of repaying the loan in 10 or 12 equal annual instalments commencing from 1902-03. This would be in the Banks own interests as well as in those of Government.

Palhalli Bank.—The total amount of the loan is Rs. 30,000. The Bank offers to repay this amount in 60 annual instalments of Rs. 500 each. This proposal is unreasonable. The loan may, as proposed by the Inspector, be repaid in 12 annual instalments of Rs. 2,500 each, commencing from 1902-03.

Seringapatam Bank.—The loan of Rs. 20,000 may, as recommended, be paid as follows:—

Rs. 2,000 first two instalments of Rs. 1,000 per annum.
,, 18,000 in 12 annual instalments of Rs. 15,000 each. The instalments to begin from 1902-03.

As regards the other Banks the proposals made by the Inspector should be enforced.

8. *Bangalore District.*—It is reported that a uniform period of 10 years has been decided on as a reasonable time in the interests of both the Banks and Government for the repayment of Government loans. This proposal is approved.

In the case of Banks which have not yet commenced repayment, such repayment may begin from 1902-03.

In every case, the grant of permission to repay the Government loan by instalments, which is a most liberal concession, should be made conditional upon the punctual payment of the interest every half-year, and the whole loan should be made liable to be recalled in case of default, either of payment of interest or any of the instalments fixed.

The Deputy Commissioners are requested to take necessary action on the lines pointed out above, and to submit to Government before the end of August an annual statement of repayment in the form annexed. The statement for the past year should reach Government by the end of this month.

Statement of repayment of loans obtained by Agricultural Banks in the District for the year ending 30th June 19 .

Name of Bank.	Principal.					Interest.			Remarks.
	Amount of loan actually obtained.	Number and amount of instalments fixed.	Period from which the instalments begin.	Amount repaid up to the end of June.	Balance due.	Amount of interest due.	Amount paid.	Balance.	

H. V. NANJUNDAYYA,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioners of Districts.
The Comptroller, Mysore Government.
The Inspector of Agricultural Banks in Mysore

(18)

~~R~~ 2383.
190 2-1903.

FROM F. C. C. Carr Esquire,
Deputy Commissioner,
Kolar District.

Section Bank
File No 5 of 03
Serial No 17

To V. Nanjundaiya Esquire,
Secy. to the Govt. of Mysore,
General and Revenue Depts.

Dated 19th December 02.

Despatched 22

Received

General No. C. 1000
No.

Enclosure No.

Requesting to be informed if the Govt. order no $\frac{3378}{RF.78\text{-}97}$ of 16.7.02 re. the Agricultural Banks in the Kolar Dt. has been superseded by order no $\frac{R2067\text{-}76}{R\text{-}7.38\text{-}1900}$ of 10.11.02, and whether the Mudavatti Bank may be allowed to begin repayment of the loan from the year 1902-1903.

R
25.12.02

File put up
[illegible]
27/12/02

Copies put up
[illegible]
10/1/03.

No. C 1000

Office of the Deputy Commissioner
Kolar District.

Dated, 19th December 1902.

From.

F. E. C. Carr Esquire,
Deputy Commissioner,
Kolar District.

To

H. V. Nanjundaiya Esquire, M.A. M.L.,
Secretary to the Government of Mysore,
General and Revenue Departments.

Sir,

I have the honour to state that in para 4 of Government Proceedings No. R.2067-76-R.F. 38-1900, dated 10th November 1902, it has been ordered to recover the loans granted to Agricultural Banks in the Kolar District in 10 annual instalments; but in Government Order No. $\frac{337-\overset{\times}{8}}{\text{R.F. }78\text{-}97}$ dated 16th July 1902, the Honginhally Agricultural Bank was allowed to repay the loan in 15 annual instalments, commencing from 1899-1900. I therefore request to be informed whether the order of 10th November 1902 supersedes that dated 16th July 1902.

In the case of Banks which have not yet commenced repayment, such repayments have been ordered to be begun from 1902-1903. The Agricultural Bank at Mudavatti in the Kolar Taluk ought to have paid its two instalments, beginning from the year 1900-1901, amounting to Rs 1000/-; but it has not done so pleading several causes. I beg to be informed if this Bank can be allowed to begin its repayment of instalments from the year 1902-1903.

I have the honour to be
Sir,
Your most obedient servant.

Deputy Commissioner
Kolar District.

D 19

Read:-

Letter No 1000 d/19.12.02 from the Deputy Commissioner Kolar Dt. enquiring whether Govt. order No $\frac{337-8}{R.278.97}$ d/16.7.02 wherein a period of 15 years from 1899-00 was fixed for the repayment of the loan sanctioned to the Agricultural Bank at Hongenahally, Kolar Taluk has been superseded by Govt. order No $\frac{2067-76}{R.38.00}$ d/10.11.02 wherein 10 years have been fixed for the recovery of the loans granted to the Agricultural Banks in the Kolar Dt. and requesting to be informed whether the Bank at Kundavathi in the Kolar Taluk which failed to pay two instalments beginning from 1900-1 may be allowed to begin the repayment from 02-03.

Section — Bank
File No — 5 of 95
Serial No. — 18

Order thereon.

The order of 16th July 02 is a special one and is not modified by the order of 10th Nov 02.

No. $\frac{R.\ 3076-8}{R7.78-97.}$ d/7.2-03

2 As regards the Bank at Kudavathi, in the Kalasti taluk, the Ex Engineer is requested to make a separate reference with full particulars of the case. References relating to different Banks should not be mingled up.

4/2/03

16/1/03 Rees

To the Ex Engineer Kalasti.
" Completion, disposal.
Scope of Agl Banks.

5/2/03

H-1489

MYSORE GOVERNMENT SECRETARIAT
MAR 1904
GENERAL & REVENUE

1904

FROM F. C. [illegible] Esq.,
Deputy Commissioner,
Kolar District

To L. Ananthasawmi Row Esq.,
Offg Secretary to the
Government of Mysore

Section Bank
File No 5 of 98
Serial No 28

Dated 27th February 1904
Despatched 28
Received
General No.
No. C. 1070
Enclosure No. 1

Forwarding report of Malur Dt in the matter of rectifying the short-comings in the affairs of the Honguhalli Agricultural Bank. —

R
2. 3. 4

85, 97 [illegible]

Rud
1913.

Kolar Deputy Commissioner's Office
Dated 27th February

From,

J. C. Carr Esqre —
(Deputy Commissioner
Kolar District. —

To,

L. Anantasami Row Esqre —
Offg: Secretary to the Government
of Mysore General & Rev Depts

Sir,

I have the honor to submit herewith copy of letter No 143 dated the 3rd instant from Mr B. Ramaswamiah, Assistant Commissioner in charge of Malur taluk reporting with reference to Government order No $R\frac{1635}{A\text{-}7\ 78 \text{ of } 1897\text{-}8}$ dated 8th December 1903 in the matter of rectifying the short comings in the affairs of the Hongenhalli Agricultural Bank in Malur taluk. —

2. A copy of form of Register (No XVIII of appropriation of loans) may kindly be supplied for the use of the Banks. —

I have the honor to be
Sir,
Your most obdt Servant

J C Carr
(Deputy Commissioner
Kolar District.

Mysore Govt. Gen. & Rev. Secretariat,
Revenue Branch.

File No. (if any) and its date—

Section Bank
57 f 95
24

Office Draft.

Progs. of the Govt. of H. H. the Maharaja
of Mysore.

Read:

G. O. No $\frac{R. 1635}{R.7.78-97-98}$ of 8th December 1903 passing orders on the report of inspection of the Agricultural Bank at Hongenahalli Malur Taluk and directing that the attention of the Bank should be drawn to certain shortcomings noticed by the Inspecting Officer.

Letter No. C 1070 of 27th February 1904

Order: from the Dy. Commissioner, Kolar District, forwarding copies of communication relative to the rectification of the short-comings above referred to and requesting that a copy of the form of Register No. XVIII of Appropriation of loans may be supplied for the use of the Banks.

No. R 3590 D
R.7.78-1897.1
d/21/5/04

To
The Dy. Commissioner
Kolar District

Order:-

Recorded.

The Register no XVIII ~~above referred~~ to should be opened. ~~in~~ The form ~~prescribed and cir-culated by the late Inspector of Agricultural Banks~~ appended hereto may be adopted.

17/5/04

Secretary
19/5